Amendments to the Claims

This listing of the claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A data processing system, comprising:

means for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator using already possessed data for the loan customer, comprising:

means for the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprising:

means for collecting data regarding the loan customer not previously possessed by the loan originator;

means for generating a loan application for the loan customer regarding the not previously possessed data and the already possessed data regarding the loan customer;

means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and

means for transferring the loan application to the loan broker; and

means for verifying the services are legally compliant with the guidelines of federal and state law

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker; and~~

~~the loan originator is not the loan customer, for whom the loan originator has the already possessed data~~.

2. (currently amended) The data processing system recited in claim 1, wherein the means for the loan originator providing services further ~~comprising~~ comprises:

means for transferring data from a remote computer system to the data processing system; and

means for incorporating the transferred data into the loan application.

3. (currently amended) The data processing system recited in claim 1, wherein the means for the loan originator providing services further ~~comprising~~ comprises:

means for ordering at least one required legal document for the mortgage loan.

4. (canceled)

5. (canceled)

6. (canceled)

7. (canceled)

8. (canceled)

9. (canceled)

10. (canceled)

11. (canceled)

12. (Previously presented) The data processing system recited in Claim 3,

wherein the required legal document is a member of the collection comprising: a preliminary title report, a Convenants, Conditions, and Restrictions (CC and R), and a homeowners association certificate.

13. (currently amended) The data processing system recited in Claim 2,

means for transferring data from the remote computer system ~~is further comprised of~~ further comprises:

means for transferring data from a credit reporting computer system regarding the loan customer to the data processing system.

14. (currently amended) The data processing system recited in Claim 2,

means for transferring data from the remote computer system ~~is further comprised of~~ further comprises:

means for requesting a report from an inspection agency regarding the loan application; and

means for transferring the data from the inspection agency regarding the requested report to the data processing system.

15. (Previously presented) The data processing system recited in Claim 14,

wherein the inspection agency is a flood certification company, and the requested report determines whether the property is in a special flood hazard zone.

16. (currently amended) The data processing system recited in Claim 1, wherein the means for verifying the services are legally compliant comprises ~~further comprising~~:

means for configuring the data processing system to act as the loan originator computer.

17. (Currently amended) The data processing system recited in Claim 16,

wherein the means for configuring the data processing system ~~is further comprised of~~ further comprises at least one member of the collection comprising:

means for determining whether the loan originator needs a license; and

means for aiding a licensed loan originator in where to hang the license.

18. (Currently amended) The data processing system recited in Claim 1,

wherein the means for generating the loan application ~~is further comprised of~~ further comprises:

means for translating from a loan originator's database to import information into the loan application;

wherein the loan originator is not a loan officer; and

wherein the loan originator's database is not a loan officer's database.

19. (Previously presented) The data processing system recited in Claim 18,

wherein the loan originator's database includes a personal finance database of the loan customer.

20. (canceled)

21. (canceled)

22. (Currently amended) The data processing system recited in Claim 1,

wherein the means for collecting data not already possessed ~~is further comprised of~~ further comprises:

means for data entry making assumptions that require a minimum data fields be entered by the loan originator.

23. (Currently amended) The data processing system recited in Claim 1,

wherein the means for generating the loan application ~~is further comprised of~~ further comprises:

means for determining which forms are appropriate to the loan application.

24. (Previously presented) The data processing system recited in Claim 1,
wherein the disclosure documents include a notice disclosure statement further including an estimate of the loan origination fee to be paid to the loan originator.

25. (Previously presented) The data processing system recited in Claim 1, further comprising:
means for analyzing the financial market to determine when there is financial advantage to refinancing a current loan.

26. (Canceled)

27. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.

28. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the financial planning professional collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

29. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is a member of the financial institution collection comprising a bank, a savings and loan, a thrift, and a credit union.

30. (Canceled)

31. (previously presented) The data processing system recited in Claim 1, further comprising
a computer accessing memory containing at least one program implementing the means recited in Claim 1.

32. (Currently amended) A computerized method comprising the step of:

managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator using already possessed data for the loan customer, comprising the steps of:

the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprising the steps of:

generating a loan application for the loan customer regarding not previously possessed data and already possessed data by the loan originator about the loan customer;

generating disclosure documents regarding the mortgage loan and the already possessed data and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker; and

verifying the services are legally compliant with the guidelines of federal and state law~~;~~

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker; and~~

~~wherein the loan originator is not the loan customer, for whom the loan originator has the already possessed data~~.

33. (Currently amended) The method of claim 32, wherein the step of the loan originator providing services further comprising the step of:

the loan originator operating a computer as a loan originator computer.

34. (Currently amended) The method of Claim 33, wherein the step of the loan originator providing services further comprising the steps of:

transferring data from a remote computer system to the loan originator computer; and

incorporating the transferred data into the loan application.

35. (Previously presented) The method recited in Claim 34,

wherein the step transferring data from the remote computer system is further comprised of

the step of:

transferring data from a credit reporting computer system regarding the loan customer to the loan originator computer.

36. (Previously presented) The method recited in Claim 34,

wherein the step transferring data from the remote computer system is further comprised of the steps of:

requesting a report from an inspection agency regarding the loan application; and

transferring data from inspection agency regarding the requested report to the storage means.

37. (Previously presented) The method recited in Claim 36,

wherein the inspection agency is a flood certification company, and the requested report determines whether the property is in a special flood hazard zone.

38. (Currently amended) The method recited in Claim 33, wherein the step of verifying the services are legally compliant further comprising the step of:

configuring the computer to act as the loan originator computer.

39. (Previously presented) The method recited in Claim 38,

wherein configuring the computer system is further comprised of at least one member of the collection comprising the step of:

determining whether the user needs a license; and

aiding a licensed originator in where to hang the license.

40. (Currently amended) The method recited in Claim 33, wherein the step of the loan originator providing services further comprising the step of:

ordering at least one required legal document for the mortgage loan.

41. (Previously presented) The method recited in Claim 40,

wherein the required legal document is a member of the collection comprising: a preliminary title report, a Convenants, Conditions and Restrictions (CC and R), and a homeowners association certificate.

42. (Currently amended) The method recited in Claim 32, wherein the step of the loan originator providing services further ~~comprised of~~ comprising the step of:

translating from a database of the loan originator to import information into the loan application;

wherein the loan originator is not a loan officer; and

wherein the loan originator's database is not a loan officer's database.

43. (Previously presented) The method recited in Claim 42,

wherein loan originator's database includes a personal finance database of the loan customer.

44. (canceled)

45. (Currently amended) The method recited in Claim 33, wherein the step of the loan originator providing services further comprising the step of:

providing data entry which makes assumptions that require a minimum data fields be entered by the loan originator to collect the data not previously possessed regarding the loan customer.

46. (Previously presented) The method recited in Claim 33,

wherein the step generating the loan application is further comprising the step of:

using the loan originator computer to automatically determine which forms are appropriate for the loan application.

47. (Canceled)

48. (Currently amended) The method recited in Claim 32,

wherein the disclosure documents include a notice disclosure statement further including an estimate of the loan origination fee to be paid to the loan originator.

wherein the method ~~is further comprised of~~ further comprises the step of:

the loan customer paying the loan origination fee.

49. (Previously presented) The loan origination fee to pay the loan originator as a product of the process recited in Claim 48.

50. (Previously presented) The method recited in Claim 32, further comprising the step of:

using a computer to analyze the financial market to determine when there is financial advantage to refinancing a current loan for the loan customer.

51. (canceled)

52. (Previously presented) The method recited in Claim 32,

wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.

53. (Previously presented) The method recited in Claim 32,

wherein the loan originator is at least one member of the financial planning professional collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

54. (Previously presented) The method recited in Claim 32,

wherein the loan originator is a member of the financial institution collection comprising a bank, a savings and loan, a thrift, and a credit union.

55. (Currently amended) The method recited in Claim 32,

wherein the loan application includes an estimate of the loan origination fee;

wherein the method ~~is further comprised of~~ further comprises the step of:

the loan customer paying the loan origination fee.

56. (Previously presented) The loan origination fee to pay the loan originator as a product of the process recited in Claim 55.

57. (canceled)

58. (Previously presented) A program residing in memory coupled with a computer, implementing the steps recited in Claim 32.

59. (Previously presented) The loan application as a product of the process recited in Claim 32.

60. (Previously presented) The data processing system recited in Claim 1, further comprising:
means for analyzing the financial market to determine when there is financial advantage to the loan customer for refinancing a current loan for the loan customer.

61. (Canceled)

62. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.

63. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the financial planning professional collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

64. (Previously presented) A system implementing the method of Claim 32, comprising at least one computer performing at least one step of the method.

65. (Currently amended) A data processing system, comprising:

means for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator, who is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company, comprising:

means for the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprises:

means for collecting data regarding the loan customer not previously possessed by the loan originator;

means for generating a loan application for the loan customer regarding the not previously possessed data regarding the loan customer;

means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and

means for transferring the loan application to the loan broker; and

means for verifying the services are legally compliant with the guidelines of federal and state law;

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan brokerCu, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~the loan originator is not the loan customer; and~~

~~wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company~~.

66. (Currently amended) The data processing system recited in claim 65, wherein the means for the loan originator providing services further ~~comprising~~ comprises:

means for transferring data from a remote computer system to the data processing system; and

means for incorporating the transferred data into the loan application.

67. (Currently amended) The data processing system recited in claim 65, wherein the means for the loan originator providing services further ~~comprising~~ comprises:

means for ordering at least one required legal document for the mortgage loan.

68. (Previously presented) The data processing system recited in Claim 67,

wherein the required legal document is a member of the collection comprising: a preliminary title report, a Convenants, Conditions, and Restrictions (CC and R), and a homeowners association certificate.

69. (Currently amended) The data processing system recited in Claim 66,

means for transferring data from the remote computer system ~~is~~ further ~~comprised of~~ comprising:

means for transferring data from a credit reporting computer system regarding the loan customer to the data processing system.

70. (Currently amended) The data processing system recited in Claim 66,

means for transferring data from the remote computer system ~~is~~ further ~~comprised of~~ comprising:

means for requesting a report from an inspection agency regarding the loan application; and

means for transferring the data from the inspection agency regarding the requested report to the data processing system.

71. (Previously presented) The data processing system recited in Claim 70,

wherein the inspection agency is a flood certification company, and the requested report determines whether the property is in a special flood hazard zone.

72. (Currently amended) The data processing system recited in Claim 65, wherein the means for verifying the services are legally compliant comprises ~~further comprising~~:

means for configuring the data processing system to act as the loan originator computer.

73. (Currently amended) The data processing system recited in Claim 72,

wherein the means for configuring the data processing system ~~is~~ further ~~comprised of~~ comprising at least one member of the collection comprising:

means for determining whether the loan originator needs a license; and

means for aiding a licensed loan originator in where to hang the license.

74. (Currently amended) The data processing system recited in Claim 65,

wherein the means for generating the loan application ~~is~~ further ~~comprised of~~ comprising:

means for translating from a loan originator's database to import information into the loan application;

wherein the loan originator is not a loan officer; and

wherein the loan originator's database is not a loan officer's database.

75. (Previously presented) The data processing system recited in Claim 74,

wherein the loan originator's database includes a personal finance database of the loan customer.

76. (Currently amended) The data processing system recited in Claim 65,

wherein the means for collecting data not already possessed ~~is~~ further ~~comprised of~~ comprising:

means for data entry making assumptions that require a minimum data fields be entered by the loan originator.

77. (Currently amended) The data processing system recited in Claim 65,

wherein the means for generating the loan application ~~is~~ further ~~comprised of~~ comprising:

means for determining which forms are appropriate to the loan application.

78. (Previously presented) The data processing system recited in Claim 65,

wherein the disclosure documents include a notice disclosure statement further including an estimate of the loan origination fee to be paid to the loan originator.

79. (Previously presented) The data processing system recited in Claim 65, further comprising:
means for analyzing the financial market to determine when there is financial advantage to refinancing a current loan.

80. (Previously presented) The data processing system recited in Claim 65,
wherein the loan originator is at least one member of the financial planning professional collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

81. (Previously presented) The data processing system recited in Claim 65,
wherein the loan originator is a member of the financial institution collection comprising a bank, a savings and loan, a thrift, and a credit union.

82. (Previously presented) The data processing system recited in Claim 65, further comprising
a computer accessing memory containing at least one program implementing the means recited in Claim 1.

83. (Previously presented) The data processing system recited in Claim 65, further comprising:
means for analyzing the financial market to determine when there is financial advantage to the loan customer for refinancing a current loan for the loan customer.

84. (Currently amended) A computerized method comprising the step of:
managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator, who is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company, comprising the steps of:

the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprises the steps of:

generating a loan application for the loan customer regarding not previously possessed data by the loan originator about the loan customer;

generating disclosure documents regarding the mortgage loan and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker; and

verifying the services are legally compliant with the guidelines of federal and state law

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

~~wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company~~.

85. (Currently amended) The method of claim 84, wherein the step of the loan originator providing services further ~~comprising~~ comprises the step of:

the loan originator operating a computer as a loan originator computer.

86. (Currently amended) The method of Claim 85, wherein the step of the loan originator providing services further ~~comprising~~ comprises the steps of:

transferring data from a remote computer system to the loan originator computer; and

incorporating the transferred data into the loan application.

87. (Currently amended) The method recited in Claim 86,

wherein the step transferring data from the remote computer system ~~is further comprised of~~ further comprises the step of:

transferring data from a credit reporting computer system regarding the loan customer to the

loan originator computer.

88. (Currently amended) The data processing system recited in Claim 86,

wherein the step transferring data from the remote computer system ~~is further comprised of~~ further comprises the steps of:

requesting a report from an inspection agency regarding the loan application; and

transferring data from inspection agency regarding the requested report to the storage means.

89. (Previously presented) The method recited in Claim 88,

wherein the inspection agency is a flood certification company, and the requested report determines whether the property is in a special flood hazard zone.

90. (Currently amended) The method recited in Claim 85, wherein the step verifying the services are legally compliant further comprising the step of:

configuring the computer to act as the loan originator computer.

91. (Currently amended) The method recited in Claim 90,

wherein configuring the computer system ~~is further comprised of~~ further comprises at least one member of the collection comprising the step of:

determining whether the user needs a license; and

aiding a licensed originator in where to hang the license.

92. (Currently amended) The method recited in Claim 85, wherein the step of the loan originator providing services further comprising the step of:

ordering at least one required legal document for the mortgage loan.

93. (Previously presented) The method recited in Claim 92,

wherein the required legal document is a member of the collection comprising: a preliminary title report, a Convenants, Conditions and Restrictions (CC and R), and a homeowners association certificate.

94. (Currently amended) The method recited in Claim 84, wherein the step of the loan originator providing services ~~is further comprised of~~ further comprises the step of:

translating from a database of the loan originator to import information into the loan application;

wherein the loan originator is not a loan officer; and

wherein the loan originator's database is not a loan officer's database.

95. (Previously presented) The method recited in Claim 94,

wherein loan originator's database includes a personal finance database of the loan customer.

96. (Currently amended) The method recited in Claim 85, wherein the step of the loan originator providing services further ~~comprising~~ comprises the step of:

providing data entry which makes assumptions that require a minimum data fields be entered by the loan originator to collect the data not previously possessed regarding the loan customer.

97. (Currently amended) The method recited in Claim 85,

wherein the step generating the loan application ~~is~~ further comprising the step of:

using the loan originator computer to automatically determine which forms are appropriate for the loan application.

98. (Currently amended) The method recited in Claim 84,

wherein the disclosure documents include a notice disclosure statement further including an estimate of the loan origination fee to be paid to the loan originator.

wherein the method ~~is further comprised of~~ further comprises the step of:

the loan customer paying the loan origination fee.

99. (previously presented) The loan origination fee to pay the loan originator as a product of the process recited in Claim 98.

100. (Previously presented) The method recited in Claim 84, further comprising the step of:

using a computer to analyze the financial market to determine when there is financial advantage to refinancing a current loan for the loan customer.

101. (Previously presented) The method recited in Claim 84,

wherein the loan originator is at least one member of the financial planning professional collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

102. (Previously presented) The method recited in Claim 84,

wherein the loan originator is a member of the financial institution collection comprising a bank, a savings and loan, a thrift, and a credit union.

103. (Currently amended) The method recited in Claim 84,

wherein the loan application includes an estimate of the loan origination fee;

wherein the method ~~is further comprised of~~ further comprises the step of:

the loan customer paying the loan origination fee.

104. (Previously presented) The loan origination fee to pay the loan originator as a product of the process recited in Claim 103.

105. (Previously presented) A program residing in memory coupled with a computer, implementing the steps recited in Claim 84.

106. (Previously presented) The loan application as a product of the process recited in Claim 84.

107. (Previously presented) A system implementing the method of Claim 84, comprising at least one computer performing at least one step of the method.

108. (Currently amended) A data processing system, comprising:

means for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator using already possessed data for the loan customer, who is an existing client of the loan originator, comprising:

means for the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprising:

means for importing already possessed data by the loan originator regarding the loan customer;

means for collecting data regarding the loan customer not previously possessed by the loan originator;

means for generating a loan application for the loan customer based upon the not previously possessed data and the already possessed data, both regarding the loan customer;

means for generating disclosure documents based upon the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and

means for transferring the loan application to the loan broker; and

means for verifying the services are legally compliant with the guidelines of federal and state law;

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

~~wherein the loan customer is an existing client of the loan originator~~.

109. (Currently amended) A computerized method comprising the step of:

managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator and the loan customer is an existing client of the loan originator, comprising the steps of:

the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker using already possessed data for the loan customer, further comprising the steps of:

generating a loan application for the loan customer based upon already possessed data and a not previously possessed data by the loan originator about the loan customer;

generating disclosure documents based upon the mortgage loan, the already possessed data and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker; and

verifying the services are legally compliant with the guidelines of federal and state law;

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

~~wherein the loan customer is an existing client of the loan originator~~.

110. (Cancelled)

111. (Cancelled)

112. (Cancelled)

113. (Cancelled)

114. (Cancelled)

115. (Cancelled)

116. (Cancelled)

117. (Cancelled)